

## Certificate of Notice Page 1 of 5

United States Bankruptcy Court

Eastern District of Pennsylvania

In re:

Geraldine A. Ross

Debtor

Case No. 18-10252-mdc

Chapter 13

District/off: 0313-2

User: admin

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Date Rcvd: Mar 06, 2023

Form ID: 3180W

Total Noticed: 20

The following symbols are used throughout this certificate:

**Symbol****Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**CERTIFICATE OF NOTICE**

TOTAL: 3

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 08, 2023:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Geraldine A. Ross, 719 66th Avenue, Philadelphia, PA 19126-3301
14039896	+ Philadelphia Fed Cr Un, 12800 Townsend Rd, Philadelphia, PA 19154-1095
14039897	+ Philadelphia Gas Works, 800 W. Montgomery Avenue, Philadelphia, PA 19122-2898

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
smg	Email/Text: megan.harper@phila.gov	Mar 07 2023 00:01:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Mar 07 2023 04:59:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 07 2023 00:01:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14077307	Email/PDF: resurgentbknotifications@resurgent.com	Mar 07 2023 00:13:46	CACH, LLC its successors and assigns as assignee, of Capital One, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14161962	Email/Text: megan.harper@phila.gov	Mar 07 2023 00:01:00	City of Philadelphia, Law Department Tax Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14075151	Email/PDF: bncnotices@becket-lee.com	Mar 07 2023 00:13:37	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14054735	+ Email/Text: bankruptcy@cavps.com	Mar 07 2023 00:01:00	Calvary SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14065097	EDI: CRFRSTNA.COM	Mar 07 2023 04:59:00	Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
14075520	+ EDI: AIS.COM	Mar 07 2023 04:59:00	Directv, LLC, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14220046	Email/Text: ECMCBKNotices@ecmc.org	Mar 07 2023 00:01:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408
14039891	+ EDI: IRS.COM	Mar 07 2023 04:59:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
14631362	+ Email/Text: flyersprod.inbound@axisai.com	Mar 07 2023 00:01:00	J.P. Morgan Mortgage Acquisition Corp., c/o Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
14077228	Email/PDF: resurgentbknotifications@resurgent.com	Mar 07 2023 00:13:27	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and,

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14071932	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 07 2023 00:01:00	FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14039895	+ Email/Text: NissanBKN Notices@nationalbankruptcy.com	Mar 07 2023 00:01:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14078993	+ EDI: RMSC.COM	Mar 07 2023 04:59:00	Nissan Motor Acceptance, Pob 660366, Dallas, TX 75266-0366
14077762	+ Email/Text: bncmail@w-legal.com	Mar 07 2023 00:01:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14078396	+ EDI: AIS.COM	Mar 07 2023 04:59:00	TD BANK USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
			Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 18

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 08, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 6, 2023 at the address(es) listed below:

Name	Email Address
BRAD J. SADEK	on behalf of Debtor Geraldine A. Ross brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com
BRADLEY JOSEPH OSBORNE	on behalf of Creditor J.P. MORGAN MORTGAGE ACQUISITION CORP. bosborne@hoflawgroup.com ckohn@hoflawgroup.com
CHARLES GRIFFIN WOHLRAB	on behalf of Creditor Loancare LLC cwohlrab@raslg.com
JEROME B. BLANK	on behalf of Creditor LOANCARE LLC jblank@pincuslaw.com
KARINA VELTER	on behalf of Creditor J.P. MORGAN MORTGAGE ACQUISITION CORP. kvelter@pincuslaw.com brausch@pincuslaw.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	

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on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com

KEVIN G. MCDONALD

on behalf of Creditor Loancare LLC. bkgroup@kmllawgroup.com

KEVIN G. MCDONALD

on behalf of Creditor Ditech Financial LLC bkgroup@kmllawgroup.com

MARIO J. HANYON

on behalf of Creditor Loancare LLC. wbefc@brockandscott.com, mario.hanyon@brockandscott.com

ROBERT J. DAVIDOW

on behalf of Creditor Loancare LLC. robert.davidow@phelanhallinan.com

ROBERT J. DAVIDOW

on behalf of Creditor LOANCARE LLC robert.davidow@phelanhallinan.com

SARAH K. MCCAFFERY

on behalf of Creditor J.P. MORGAN MORTGAGE ACQUISITION CORP. ckohn@hoflawgroup.com

United States Trustee

USTPRegion03.PH.EDF@usdoj.gov

TOTAL: 14

**Information to identify the case:**

Debtor 1	Geraldine A. Ross		Social Security number or ITIN xxx-xx-0683	
	First Name	Middle Name	Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name		Social Security number or ITIN _____	
	First Name	Middle Name	Last Name	EIN _____
United States Bankruptcy Court Eastern District of Pennsylvania				
Case number: 18-10252-mdc				

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Geraldine A. Ross

3/6/23

**By the court:** Magdeline D. Coleman  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**